



# Choose Your Plan

Love your smile

## Delta Dental PPO<sup>SM</sup> & DeltaCare<sup>®</sup> USA\*

### Carpenters Health & Welfare Trust Fund for Northern CA (Retirees) #10294 DCUSA #70907

Your company lets you choose between two dental plans from Delta Dental. Either way, you'll get reliable dentist networks, affordable preventive care and a healthy smile that you'll love to show.

Your options are:

#### Delta Dental PPO

This preferred provider plan offers the convenience and flexibility of visiting any licensed dentist, anywhere. Covered services are paid based on a percentage — if, for example, fillings are covered at 80%, you pay the remaining 20%. Get the most plan value by choosing a Delta Dental PPO dentist. PPO network dentists complete claim forms for you and can help advise you on questions regarding your share of the payment.

#### DeltaCare USA

Under this HMO-type plan, you'll have your choice of skilled primary care dentists from the DeltaCare USA network. Select a primary care dentist, who will then coordinate any needed referrals to a specialist. Covered services provided by your DeltaCare USA dentist have preset copayments (dollar amounts), which are listed in your plan booklet. There are no maximums or deductibles for covered services.<sup>1</sup>

\*See the inside back page of this brochure for the underwriters and administrators of these plans in your state.

Newly covered?  
Visit [deltadentalins.com/welcome](https://deltadentalins.com/welcome).

LEGAL NOTICES: Access federal and state legal notices related to your plan: [deltadentalins.com/about/legal/index-enrollee.html](https://deltadentalins.com/about/legal/index-enrollee.html)

<sup>1</sup> Refer to your plan booklet for more information about covered services, deductibles and maximums.



We keep you smiling<sup>®</sup>  
[deltadentalins.com/enrollees](https://deltadentalins.com/enrollees)

# Delta Dental PPO<sup>SM</sup>

## Maximize your savings

Visit a dentist in the PPO<sup>1</sup> network to maximize your savings.<sup>2</sup> These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.<sup>3</sup>

### Set up an online account

Get information about your plan anytime, anywhere by signing up for an Online Services account at [deltadentalins.com](http://deltadentalins.com). This free service, available once your coverage kicks in, lets you check benefits and eligibility information, find a PPO dentist<sup>4</sup> and more.

### Check in without an ID card

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or social security number. If your family members are covered under your plan, they will need your information. Prefer to take a paper or electronic ID card with you?

Simply sign in to Online Services, where you can view or print your card with the click of a button.

### Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim, and we'll handle the rest.

### Understand transition of care

Did you start on a dental treatment plan before your PPO coverage kicked in? Generally, multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.<sup>5</sup> You can find this date by logging in to Online Services.

## Save with a PPO dentist



<sup>1</sup> In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

<sup>2</sup> You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

<sup>3</sup> You are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

<sup>4</sup> We recommend that before each appointment you verify online that your dentist is a PPO dentist.

<sup>5</sup> Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. Enrollees currently undergoing active orthodontic treatment may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

**Plan Benefit Highlights for:** Carpenters Health and Welfare Trust Fund for  
Northern California (Retirees)  
**Group No:** 10294

DELTA DENTAL PPO<sup>SM</sup>

BENEFIT HIGHLIGHTS

<b>Eligibility</b>	Primary enrollee, spouse (includes domestic partner), surviving spouse and eligible dependent children to the end of the month dependent turns age 26		
<b>Deductibles</b> Deductibles waived for Diagnostic & Preventive (D & P)?	\$50 per person each calendar year Yes		
<b>Maximums</b> D & P counts toward maximum?	\$1,000 per person each calendar year Yes		
<b>Waiting Period(s)</b>	Basic Benefits 12 Months	Major Benefits 24 Months	Prosthodontics 24 Months

<b>Benefits and Covered Services*</b>	<b>Delta Dental PPO dentists**</b>	<b>Non-Delta Dental PPO dentists**</b>
<b>Diagnostic &amp; Preventive Services (D &amp; P)</b> Exams, cleanings and x-rays	100 %	70 %
<b>Basic Services</b> Fillings, simple tooth extractions and sealants	80 %	60 %
<b>Endodontics</b> (root canals)***	60 %	60 %
<b>Periodontics</b> (gum treatment)****	50 %	50 %
<b>Oral Surgery</b> *** (Excludes simple tooth extractions)	60 %	60 %
<b>Major Services</b> **** Crowns, inlays, onlays and cast restorations	50 %	50 %
<b>Prosthodontics</b> **** Bridges, dentures and implants	50 %	50 %

\* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

\*\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

\*\*\* You must be enrolled in this dental plan for 12 continuous months to be eligible to receive these benefits. (Waiting periods do not apply for retirees transferring directly from Active Group 8501)

\*\*\*\* You must be enrolled in this dental plan for 24 continuous months to be eligible to receive these benefits. (Waiting periods do not apply for retirees transferring directly from Active Group 8501)

Delta Dental of California  
560 Mission St., Suite 1300  
San Francisco, CA 94105

**Customer Service**  
800-765-6003

**Claims Address**  
P.O. Box 997330  
Sacramento, CA 95899-7330

**deltadentalins.com**

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.

# DeltaCare<sup>®</sup> USA

## Dental benefits made easy

When you enroll in a DeltaCare USA<sup>1</sup> plan, you'll choose a primary care dentist from our network of carefully screened, private practice dentists. You must visit your primary care dentist to receive benefits.<sup>2</sup>

### Convenient services

We make it easy for you — there are no claim forms to complete, and no plan ID card is required to receive treatment.

- No restrictions on pre-existing conditions (except work in progress)
- Access to specialty care and out-of-area emergency care

### A partner in oral health

Your DeltaCare USA plan encourages regular dental care with an extensive list of covered services to help you stay healthy.

- Low or no copayments for services like cleanings and exams

### Budget-friendly costs

With your DeltaCare USA plan, there are no surprises. You know your copayments, and your out-of-pocket costs are clearly defined before treatment begins.

- No deductibles or maximums<sup>3</sup> for covered services
- Pay only your copayment (if any) at the time of treatment

### Set up an online account

Sign up for an Online Services account at **deltadentalins.com**. Available once your coverage kicks in, this free service lets you:

- Access plan information online
- Change your primary care dentist online — and more

## Simple steps to get started



<sup>1</sup> See the inside back page of this brochure for the underwriter of this plan in your state.

<sup>2</sup> We recommend that you verify online that the dentist is your selected DeltaCare USA primary care dentist before each appointment.

<sup>3</sup> Plans with an Accidental Injury Rider have a \$1600 annual maximum for accidental injury. Consult your Evidence/Certificate of Coverage.

**SCHEDULE A****Description of Benefits and Copayments**

The Benefits shown below are performed as deemed appropriate by the attending Contract Dentist subject to the limitations and exclusions of the Program. Please refer to *Schedule B* for further clarification of Benefits. **Enrollees should discuss all treatment options with their Contract Dentist prior to services being rendered.**

Text that appears in italics below is specifically intended to clarify the delivery of Benefits under the DeltaCare USA Program and is not to be interpreted as Current Dental Terminology ("CDT"), CDT-2018 procedure codes, descriptors or nomenclature that are under copyright by the American Dental Association ("ADA"). The ADA may periodically change CDT codes or definitions. Such updated codes, descriptors and nomenclature may be used to describe these covered procedures in compliance with federal legislation.

<u>CODE</u>	<u>DESCRIPTION</u>	<u>ENROLLEE PAYS</u>
<b>D0100-D0999</b>	<b>I. DIAGNOSTIC</b>	
D0120	Periodic oral evaluation - established patient .....	No Cost
D0140	Limited oral evaluation - problem focused .....	No Cost
D0145	Oral evaluation for a patient under three years of age and counseling with primary caregiver .....	No Cost
D0150	Comprehensive oral evaluation - new or established patient .....	No Cost
D0160	Detailed and extensive oral evaluation - problem focused, by report .....	No Cost
D0170	Re-evaluation - limited, problem focused (established patient; not post-operative visit) .....	No Cost
D0171	Re-evaluation - post-operative office visit .....	\$5.00
D0180	Comprehensive periodontal evaluation - new or established patient .....	No Cost
D0190	Screening of a patient .....	No Cost
D0191	Assessment of a patient .....	No Cost
D0210	Intraoral - complete series of radiographic images - <i>limited to 1 series every 24 months</i> .....	No Cost
D0220	Intraoral - periapical first radiographic image .....	No Cost
D0230	Intraoral - periapical each additional radiographic image .....	No Cost
D0240	Intraoral - occlusal radiographic image .....	No Cost
D0270	Bitewing - single radiographic image .....	No Cost
D0272	Bitewings - two radiographic images .....	No Cost
D0273	Bitewings three radiographic images .....	No Cost
D0274	Bitewings - four radiographic images - <i>limited to 1 series every 6 months</i> .....	No Cost
D0330	Panoramic radiographic image .....	No Cost
D0460	Pulp vitality tests .....	No Cost
D0470	Diagnostic casts .....	No Cost
D0472	Accession of tissue, gross examination, preparation and transmission of written report .....	No Cost
D0473	Accession of tissue, gross and microscopic examination, preparation and transmission of written report .....	No Cost
D0474	Accession of tissue, gross and microscopic examination, including assessment of surgical margins for presence of disease, preparation and transmission of written report .....	No Cost
D0601	Caries risk assessment and documentation, with a finding of low risk - <i>1 every 3 years</i> .....	No Cost
D0602	Caries risk assessment and documentation, with a finding of moderate risk - <i>1 every 3 years</i> .....	No Cost
D0603	Caries risk assessment and documentation, with a finding of high risk - <i>1 every 3 years</i> .....	No Cost
D0999	Unspecified diagnostic procedure, by report - <i>includes office visit, per visit (in addition to other services)</i> .....	No Cost
<b>D1000-D1999</b>	<b>II. PREVENTIVE</b>	
D1110	Prophylaxis <i>cleaning</i> - adult - <i>1 D1110, D1120 or D4346 per 6 month period</i> .....	No Cost
D1120	Prophylaxis <i>cleaning</i> - child - <i>1 D1110, D1120 or D4346 per 6 month period</i> .....	No Cost
D1206	Topical application of fluoride varnish - <i>child to age 19; 1 D1206 or D1208 per 6 month period</i> .....	No Cost
D1208	Topical application of fluoride - excluding varnish - <i>child to age 19; 1 D1206 or D1208 per 6 month period</i> .....	No Cost
D1330	Oral hygiene instructions .....	No Cost
D1351	Sealant - per tooth - <i>limited to permanent molars through age 15</i> .....	\$10.00
D1352	Preventive resin restoration in a moderate to high caries risk patient - permanent tooth - <i>limited to permanent molars through age 15</i> .....	\$10.00

D1353	Sealant repair - per tooth - <i>limited to permanent molars through age 15</i> .....	\$10.00
D1354	Interim caries arresting medicament application - per tooth - <i>child to age 19; 1 per 6 month period</i> .....	No Cost
D1510	Space maintainer - fixed - unilateral .....	\$25.00
D1515	Space maintainer - fixed - bilateral .....	\$25.00
D1520	Space maintainer - removable - unilateral .....	\$25.00
D1525	Space maintainer - removable - bilateral .....	\$25.00
D1550	Re-cement or re-bond space maintainer .....	No Cost
D1555	Removal of fixed space maintainer .....	No Cost
D1575	Distal shoe space maintainer - fixed - unilateral - <i>child to age 9</i> .....	\$25.00

**D2000-D2999****III. RESTORATIVE**

- Includes polishing, all adhesives and bonding agents, indirect pulp capping, bases, liners and acid etch procedures.

D2140	Amalgam - one surface, primary or permanent .....	No Cost
D2150	Amalgam - two surfaces, primary or permanent .....	No Cost
D2160	Amalgam - three surfaces, primary or permanent .....	No Cost
D2161	Amalgam - four or more surfaces, primary or permanent .....	No Cost
D2330	Resin-based composite - one surface, anterior .....	No Cost
D2331	Resin-based composite - two surfaces, anterior .....	No Cost
D2332	Resin-based composite - three surfaces, anterior .....	No Cost
D2335	Resin-based composite - four or more surfaces or involving incisal angle (anterior) .....	No Cost
D2390	Resin-based composite crown, anterior .....	No Cost
D2391	Resin-based composite - one surface, posterior <sup>2, 9</sup> .....	Optional
D2392	Resin-based composite - two surfaces, posterior <sup>2, 9</sup> .....	Optional
D2393	Resin-based composite - three surfaces, posterior <sup>2, 9</sup> .....	Optional
D2394	Resin-based composite - four or more surfaces, posterior <sup>2, 9</sup> .....	Optional
D2510	Inlay - metallic - one surface <sup>3, 4</sup> .....	No Cost
D2520	Inlay - metallic - two surfaces <sup>3, 4</sup> .....	No Cost
D2530	Inlay - metallic - three or more surfaces <sup>3, 4</sup> .....	No Cost
D2542	Onlay - metallic - two surfaces <sup>3, 4</sup> .....	No Cost
D2543	Onlay - metallic - three surfaces <sup>3, 4</sup> .....	No Cost
D2544	Onlay - metallic - four or more surfaces <sup>3, 4</sup> .....	No Cost
D2610	Inlay - porcelain/ceramic - one surface <sup>2, 4</sup> .....	Optional
D2620	Inlay - porcelain/ceramic - two surfaces <sup>2, 4</sup> .....	Optional
D2630	Inlay - porcelain/ceramic - three or more surfaces <sup>2, 4</sup> .....	Optional
D2642	Onlay - porcelain/ceramic - two surfaces <sup>2, 4</sup> .....	Optional
D2643	Onlay - porcelain/ceramic - three surfaces <sup>2, 4</sup> .....	Optional
D2644	Onlay - porcelain/ceramic - four or more surfaces <sup>2, 4</sup> .....	Optional
D2650	Inlay - resin-based composite - one surface <sup>2, 4</sup> .....	Optional
D2651	Inlay - resin-based composite - two surfaces <sup>2, 4</sup> .....	Optional
D2652	Inlay - resin-based composite - three or more surfaces <sup>2, 4</sup> .....	Optional
D2662	Onlay - resin-based composite - two surfaces <sup>2, 4</sup> .....	Optional
D2663	Onlay - resin-based composite - three surfaces <sup>2, 4</sup> .....	Optional
D2664	Onlay - resin-based composite - four or more surfaces <sup>2, 4</sup> .....	Optional
D2710	Crown - resin-based composite (indirect) <sup>4, 11</sup> .....	\$50.00
D2712	Crown - 3/4 resin-based composite (indirect) <sup>4, 11</sup> .....	\$50.00
D2720	Crown - resin with high noble metal <sup>3, 4, 11</sup> .....	\$90.00
D2721	Crown - resin with predominantly base metal <sup>4, 11</sup> .....	\$90.00
D2722	Crown - resin with noble metal <sup>4, 11</sup> .....	\$90.00
D2740	Crown - porcelain/ceramic <sup>4, 11</sup> .....	\$90.00
D2750	Crown - porcelain fused to high noble metal <sup>3, 4, 11</sup> .....	\$90.00
D2751	Crown - porcelain fused to predominantly base metal <sup>4, 11</sup> .....	\$90.00
D2752	Crown - porcelain fused to noble metal <sup>4, 11</sup> .....	\$90.00
D2780	Crown - 3/4 cast high noble metal <sup>3, 4</sup> .....	\$90.00
D2781	Crown - 3/4 cast predominantly base metal <sup>4</sup> .....	\$90.00
D2782	Crown - 3/4 cast noble metal <sup>4</sup> .....	\$90.00
D2790	Crown - full cast high noble metal <sup>3, 4</sup> .....	\$90.00

D2791	Crown - full cast predominantly base metal <sup>4</sup> .....	\$90.00
D2792	Crown - full cast noble metal <sup>4</sup> .....	\$90.00
D2794	Crown - titanium <sup>3, 4</sup> .....	\$90.00
D2910	Re-cement or re-bond inlay, onlay, veneer or partial coverage restoration .....	No Cost
D2915	Re-cement or re-bond indirectly fabricated or prefabricated post and core .....	No Cost
D2920	Re-cement or re-bond crown .....	No Cost
D2921	Reattachment of tooth fragment, incisal edge or cusp ( <i>anterior</i> ) .....	No Cost
D2929	Prefabricated porcelain/ceramic crown - primary tooth - <i>anterior</i> .....	\$15.00
D2930	Prefabricated stainless steel crown - primary tooth .....	\$5.00
D2931	Prefabricated stainless steel crown - permanent tooth .....	\$5.00
D2932	Prefabricated resin crown - <i>anterior primary tooth</i> .....	\$15.00
D2933	Prefabricated stainless steel crown with resin window - <i>anterior primary tooth</i> .....	\$15.00
D2940	Protective restoration .....	\$15.00
D2941	Interim therapeutic restoration - primary dentition .....	\$15.00
D2949	Restorative foundation for an indirect restoration .....	\$15.00
D2950	Core buildup, including any pins when required .....	\$15.00
D2951	Pin retention - per tooth, in addition to restoration .....	\$15.00
D2952	Post and core in addition to crown, indirectly fabricated - <i>includes canal preparation</i> <sup>3</sup> .....	\$15.00
D2953	Each additional indirectly fabricated post - same tooth - <i>includes canal preparation</i> <sup>3</sup> .....	\$15.00
D2954	Prefabricated post and core in addition to crown - <i>base metal post; includes canal preparation</i> .....	\$15.00
D2957	Each additional prefabricated post - same tooth - <i>base metal post; includes canal preparation</i> .....	\$15.00
D2971	Additional procedures to construct new crown under existing partial denture framework .....	\$18.00
D2980	Crown repair necessitated by restorative material failure .....	\$15.00
D2981	Inlay repair necessitated by restorative material failure .....	\$15.00
D2982	Onlay repair necessitated by restorative material failure .....	\$15.00
D2983	Veneer repair necessitated by restorative material failure .....	\$15.00
D2990	Resin infiltration of incipient smooth surface lesions - <i>limited to permanent molars through age 15</i> .	\$10.00

**D3000-D3999 IV. ENDODONTICS**

D3110	Pulp cap - direct (excluding final restoration) .....	No Cost
D3120	Pulp cap - indirect (excluding final restoration) .....	No Cost
D3220	Therapeutic pulpotomy (excluding final restoration) - removal of pulp coronal to the dentinocemental junction and application of medicament .....	No Cost
D3221	Pulpal debridement, primary and permanent teeth .....	\$10.00
D3222	Partial pulpotomy for apexogenesis - permanent tooth with incomplete root development .....	No Cost
D3230	Pulpal therapy (resorbable filling) - anterior, primary tooth (excluding final restoration) .....	\$10.00
D3240	Pulpal therapy (resorbable filling) - posterior, primary tooth (excluding final restoration) .....	\$10.00
D3310	<i>Root canal</i> - endodontic therapy, anterior tooth (excluding final restoration) <sup>1</sup> .....	\$45.00
D3320	<i>Root canal</i> - endodontic therapy, premolar tooth (excluding final restoration) <sup>1</sup> .....	\$90.00
D3330	<i>Root canal</i> - endodontic therapy, molar tooth (excluding final restoration) <sup>1</sup> .....	\$135.00
D3331	Treatment of root canal obstruction; non-surgical access <sup>1</sup> .....	\$45.00
D3332	Incomplete endodontic therapy; inoperable, unrestorable or fractured tooth <sup>1</sup> .....	\$45.00
D3346	Retreatment of previous root canal therapy - anterior <sup>1</sup> .....	\$65.00
D3347	Retreatment of previous root canal therapy - premolar <sup>1</sup> .....	\$110.00
D3348	Retreatment of previous root canal therapy - molar <sup>1</sup> .....	\$155.00
D3410	Apicoectomy - anterior <sup>1</sup> .....	\$60.00
D3421	Apicoectomy - premolar (first root) <sup>1</sup> .....	\$60.00
D3425	Apicoectomy - molar (first root) <sup>1</sup> .....	\$60.00
D3426	Apicoectomy (each additional root) <sup>1</sup> .....	No Cost
D3427	Periradicular surgery without apicoectomy .....	\$60.00
D3430	Retrograde filling - per root <sup>1</sup> .....	\$60.00
D3450	Root amputation, per root - <i>not covered in conjunction with a hemisection</i> <sup>1</sup> .....	No Cost

**D4000-D4999****V. PERIODONTICS**

- Includes preoperative and postoperative evaluations and treatment under a local anesthetic.

D4210	Gingivectomy or gingivoplasty - four or more contiguous teeth or tooth bounded spaces per quadrant .....	\$125.00
D4211	Gingivectomy or gingivoplasty - one to three contiguous teeth or tooth bounded spaces per quadrant .....	\$25.00
D4212	Gingivectomy or gingivoplasty to allow access for restorative procedure, per tooth .....	\$25.00
D4240	Gingival flap procedure, including root planing - four or more contiguous teeth or tooth bounded spaces per quadrant .....	\$125.00
D4241	Gingival flap procedure, including root planing - one to three contiguous teeth or tooth bounded spaces per quadrant .....	\$125.00
D4260	Osseous surgery (including elevation of a full thickness flap and closure) - four or more contiguous teeth or tooth bounded spaces per quadrant .....	\$250.00
D4261	Osseous surgery (including elevation of a full thickness flap and closure) - one to three contiguous teeth or tooth bounded spaces per quadrant .....	\$250.00
D4341	Periodontal scaling and root planing - four or more teeth per quadrant - <i>limited to 4 quadrants during any 12 consecutive months</i> .....	\$15.00
D4342	Periodontal scaling and root planing - one to three teeth per quadrant - <i>limited to 4 quadrants during any 12 consecutive months</i> .....	\$15.00
D4346	Scaling in presence of generalized moderate or severe gingival inflammation - full mouth, after oral evaluation - <i>1 D1110, D1120 or D4346 per 6 month period</i> .....	No Cost
D4355	Full mouth debridement to enable comprehensive oral evaluation and diagnosis on subsequent visit - <i>limited to 1 treatment in any 12 consecutive months</i> .....	\$15.00
D4910	Periodontal maintenance - <i>limited to 1 treatment each 6 month period</i> .....	\$12.00
D4921	Gingival irrigation - per quadrant .....	No Cost

**D5000-D5899****VI. PROSTHODONTICS (removable)**

D5110	Complete denture - maxillary <sup>10, 12</sup> .....	\$110.00
D5120	Complete denture - mandibular <sup>10, 12</sup> .....	\$110.00
D5130	Immediate denture - maxillary <sup>10, 12</sup> .....	\$125.00
D5140	Immediate denture - mandibular <sup>10, 12</sup> .....	\$125.00
D5211	Maxillary partial denture - resin base (including any conventional clasps, rests and teeth) <sup>10, 12</sup> .....	\$125.00
D5212	Mandibular partial denture - resin base (including any conventional clasps, rests and teeth) <sup>10, 12</sup> .....	\$125.00
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth) <sup>10, 12</sup> .....	\$125.00
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth) <sup>10, 12</sup> .....	\$125.00
D5221	Immediate maxillary partial denture - resin base (including any conventional clasps, rests and teeth) .....	\$125.00
D5222	Immediate mandibular partial denture - resin base (including any conventional clasps, rests and teeth) .....	\$125.00
D5223	Immediate maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth) .....	\$125.00
D5224	Immediate mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth) .....	\$125.00
D5225	Maxillary partial denture - flexible base (including any clasps, rests and teeth) <sup>10, 12</sup> .....	\$175.00
D5226	Mandibular partial denture - flexible base (including any clasps, rests and teeth) <sup>10, 12</sup> .....	\$175.00
D5410	Adjust complete denture - maxillary <sup>12</sup> .....	\$10.00
D5411	Adjust complete denture - mandibular <sup>12</sup> .....	\$10.00
D5421	Adjust partial denture - maxillary <sup>12</sup> .....	\$10.00
D5422	Adjust partial denture - mandibular <sup>12</sup> .....	\$10.00
D5511	Repair broken complete denture base, mandibular .....	\$20.00
D5512	Repair broken complete denture base, maxillary .....	\$20.00
D5520	Replace missing or broken teeth - complete denture (each tooth) .....	\$10.00
D5611	Repair resin partial denture base, mandibular .....	\$20.00
D5612	Repair resin partial denture base, maxillary .....	\$20.00
D5621	Repair cast partial framework, mandibular .....	\$20.00
D5622	Repair cast partial framework, maxillary .....	\$20.00

D5630	Repair or replace broken clasp - per tooth .....	\$20.00
D5640	Replace broken teeth - per tooth .....	\$10.00
D5650	Add tooth to existing partial denture .....	\$10.00
D5660	Add clasp to existing partial denture - per tooth .....	\$10.00
D5710	Rebase complete maxillary denture <sup>7</sup> .....	\$45.00
D5711	Rebase complete mandibular denture <sup>7</sup> .....	\$45.00
D5720	Rebase maxillary partial denture <sup>7</sup> .....	\$45.00
D5721	Rebase mandibular partial denture <sup>7</sup> .....	\$45.00
D5730	Reline complete maxillary denture (chairside) <sup>7</sup> .....	\$20.00
D5731	Reline complete mandibular denture (chairside) <sup>7</sup> .....	\$20.00
D5740	Reline maxillary partial denture (chairside) <sup>7</sup> .....	\$20.00
D5741	Reline mandibular partial denture (chairside) <sup>7</sup> .....	\$20.00
D5750	Reline complete maxillary denture (laboratory) <sup>7</sup> .....	\$45.00
D5751	Reline complete mandibular denture (laboratory) <sup>7</sup> .....	\$45.00
D5760	Reline maxillary partial denture (laboratory) <sup>7</sup> .....	\$45.00
D5761	Reline mandibular partial denture (laboratory) <sup>7</sup> .....	\$45.00
D5820	Interim partial denture (maxillary) - <i>limited to initial placement of interim partial denture /stayplate to replace extracted anterior teeth during healing</i> <sup>12</sup> .....	No Cost
D5821	Interim partial denture (mandibular) - <i>limited to initial placement of interim partial denture / stayplate to replace extracted anterior teeth during healing</i> <sup>12</sup> .....	No Cost
D5850	Tissue conditioning, maxillary <sup>7, 12</sup> .....	No Cost
D5851	Tissue conditioning, mandibular <sup>7, 12</sup> .....	No Cost

**D5900-D5999 VII. MAXILLOFACIAL PROSTHETICS - Not Covered****D6000-D6199 VIII. IMPLANT SERVICES - Not Covered****D6200-D6999 IX. PROSTHODONTICS, fixed (each retainer and each pontic constitutes a unit in a fixed partial denture [bridge])**

D6210	Pontic - cast high noble metal <sup>3, 5</sup> .....	\$90.00
D6211	Pontic - cast predominantly base metal <sup>5</sup> .....	\$90.00
D6212	Pontic - cast noble metal <sup>5</sup> .....	\$90.00
D6240	Pontic - porcelain fused to high noble metal <sup>3, 5, 11</sup> .....	\$90.00
D6241	Pontic - porcelain fused to predominantly base metal <sup>5, 11</sup> .....	\$90.00
D6242	Pontic - porcelain fused to noble metal <sup>5, 11</sup> .....	\$90.00
D6245	Pontic - porcelain/ceramic <sup>2, 5</sup> .....	Optional
D6250	Pontic - resin with high noble metal <sup>3, 5, 11</sup> .....	\$90.00
D6251	Pontic - resin with predominantly base metal <sup>5, 11</sup> .....	\$90.00
D6252	Pontic - resin with noble metal <sup>5, 11</sup> .....	\$90.00
D6600	Retainer inlay - porcelain/ceramic, two surfaces <sup>2, 5</sup> .....	Optional
D6601	Retainer inlay - porcelain/ceramic, three or more surfaces <sup>2, 5</sup> .....	Optional
D6602	Retainer inlay - cast high noble metal, two surfaces <sup>3, 5</sup> .....	No Cost
D6603	Retainer inlay - cast high noble metal, three or more surfaces <sup>3, 5</sup> .....	No Cost
D6604	Retainer inlay - cast predominantly base metal, two surfaces <sup>5</sup> .....	No Cost
D6605	Retainer inlay - cast predominantly base metal, three or more surfaces <sup>5</sup> .....	No Cost
D6606	Retainer inlay - cast noble metal, two surfaces <sup>5</sup> .....	No Cost
D6607	Retainer inlay - cast noble metal, three or more surfaces <sup>5</sup> .....	No Cost
D6608	Retainer onlay - porcelain/ceramic, two surfaces <sup>2, 5</sup> .....	Optional
D6609	Retainer onlay - porcelain/ceramic, three or more surfaces <sup>2, 5</sup> .....	Optional
D6610	Retainer onlay - cast high noble metal, two surfaces <sup>3, 5</sup> .....	No Cost
D6611	Retainer onlay - cast high noble metal, three or more surfaces <sup>3, 5</sup> .....	No Cost
D6612	Retainer onlay - cast predominantly base metal, two surfaces <sup>5</sup> .....	No Cost
D6613	Retainer onlay - cast predominantly base metal, three or more surfaces <sup>5</sup> .....	No Cost
D6614	Retainer onlay - cast noble metal, two surfaces <sup>5</sup> .....	No Cost
D6615	Retainer onlay - cast noble metal, three or more surfaces <sup>5</sup> .....	No Cost
D6720	Retainer crown - resin with high noble metal <sup>3, 5, 11</sup> .....	\$90.00

D6721	Retainer crown - resin with predominantly base metal <sup>5, 11</sup>	\$90.00
D6722	Retainer crown - resin with noble metal <sup>5, 11</sup>	\$90.00
D6740	Retainer crown - porcelain/ceramic <sup>2, 5</sup>	Optional
D6750	Retainer crown - porcelain fused to high noble metal <sup>3, 5, 11</sup>	\$90.00
D6751	Retainer crown - porcelain fused to predominantly base metal <sup>5, 11</sup>	\$90.00
D6752	Retainer crown - porcelain fused to noble metal <sup>5, 11</sup>	\$90.00
D6780	Retainer crown - 3/4 cast high noble metal <sup>3, 5</sup>	\$90.00
D6781	Retainer crown - 3/4 cast predominantly base metal <sup>5</sup>	\$90.00
D6782	Retainer crown - 3/4 cast noble metal <sup>5</sup>	\$90.00
D6790	Retainer crown - full cast high noble metal <sup>3, 5</sup>	\$90.00
D6791	Retainer crown - full cast predominantly base metal <sup>5</sup>	\$90.00
D6792	Retainer crown - full cast noble metal <sup>5</sup>	\$90.00
D6930	Re-cement or re-bond fixed partial denture	No Cost
D6940	Stress breaker <sup>5</sup>	No Cost
D6980	Fixed partial denture repair necessitated by restorative material failure	\$15.00

**D7000-D7999 X. ORAL AND MAXILLOFACIAL SURGERY**

- Includes preoperative and postoperative evaluations and treatment under a local anesthetic.

D7111	Extraction, coronal remnants - primary tooth	\$3.00
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	\$3.00
D7210	Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap if indicated	\$8.00
D7220	Removal of impacted tooth - soft tissue	\$40.00
D7230	Removal of impacted tooth - partially bony	\$60.00
D7240	Removal of impacted tooth - completely bony	\$80.00
D7241	Removal of impacted tooth - completely bony, with unusual surgical complications	\$80.00
D7250	Removal of residual tooth roots (cutting procedure)	No Cost
D7251	Coronectomy - intentional partial tooth removal	\$80.00
D7286	Incisional biopsy of oral tissue - soft - <i>does not include pathology laboratory procedures</i>	No Cost
D7310	Alveoloplasty in conjunction with extractions - four or more teeth or tooth spaces, per quadrant ...	\$50.00
D7311	Alveoloplasty in conjunction with extractions - one to three teeth or tooth spaces, per quadrant ...	\$50.00
D7320	Alveoloplasty not in conjunction with extractions - four or more teeth or tooth spaces, per quadrant	\$70.00
D7321	Alveoloplasty not in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	\$70.00
D7471	Removal of lateral exostosis (maxilla or mandible)	No Cost
D7510	Incision and drainage of abscess - intraoral soft tissue	No Cost
D7960	Frenulectomy - also known as frenectomy or frenotomy - separate procedure not incidental to another procedure	No Cost

**D8000-D8999 XI. ORTHODONTICS**

D8070	Comprehensive orthodontic treatment of the transitional dentition - <i>child or adolescent to age 19</i> <sup>8</sup>	\$1,600.00
D8080	Comprehensive orthodontic treatment of the adolescent dentition - <i>adolescent to age 19</i> <sup>8</sup>	\$1,600.00
D8090	Comprehensive orthodontic treatment of the adult dentition - <i>adults, including covered dependent adult children</i> <sup>8</sup>	\$1,800.00
D8660	Pre-orthodontic treatment examination to monitor growth and development - <i>not to be charged with any other consultation procedure(s)</i> <sup>6</sup>	No Cost
D8680	Orthodontic retention (removal of appliances, construction and placement of retainer(s)) <sup>13</sup>	No Cost
D8681	Removable orthodontic retainer adjustment	No Cost
D8999	Unspecified orthodontic procedure, by report - <i>includes START-UP FEES, (including initial examination, diagnosis, consultation and initial banding)</i>	\$350.00

**D9000-D9999 XII. ADJUNCTIVE GENERAL SERVICES**

D9110	Palliative (emergency) treatment of dental pain - minor procedure	\$5.00
D9211	Regional block anesthesia	No Cost
D9212	Trigeminal division block anesthesia	No Cost
D9215	Local anesthesia in conjunction with operative or surgical procedures	No Cost

D9219	Evaluation for deep sedation or general anesthesia .....	No Cost
D9310	Consultation - diagnostic service provided by dentist or physician other than requesting dentist or physician .....	\$10.00
D9311	Consultation with medical health care professional .....	No Cost
D9430	Office visit for observation (during regularly scheduled hours) - no other services performed .....	\$5.00
D9440	Office visit - after regularly scheduled hours .....	\$20.00
D9450	Case presentation, detailed and extensive treatment planning .....	No Cost
D9932	Cleaning and inspection of removable complete denture, maxillary .....	No Cost
D9933	Cleaning and inspection of removable complete denture, mandibular .....	No Cost
D9934	Cleaning and inspection of removable partial denture, maxillary .....	No Cost
D9935	Cleaning and inspection of removable partial denture, mandibular .....	No Cost
D9986	Missed appointment - <i>without 24 hour notice - per 15 minutes of appointment time - up to an overall maximum of \$40.00</i> .....	\$10.00
D9987	Canceled appointment - <i>without 24 hour notice - per 15 minutes of appointment time - up to an overall maximum of \$40.00</i> .....	\$10.00
D9991	Dental case management - addressing appointment compliance barriers .....	No Cost
D9992	Dental case management - care coordination .....	No Cost
D9995	Teledentistry - synchronous; real-time encounter .....	No Cost
D9996	Teledentistry - asynchronous; information stored and forwarded to dentist for subsequent review ..	No Cost

## FOOTNOTES

- <sup>1</sup> A Benefit for permanent teeth only.
- <sup>2</sup> Optional is defined as any alternative procedure presented by the Contract Dentist that satisfies the same dental need as a covered procedure, is chosen by the Enrollee, and is subject to the limitations and exclusions of the program. The applicable charge to the Enrollee is the difference between the Contract Dentist's "filed fee" for the Optional procedure and the "filed fee" for the covered procedure, plus any applicable Copayment for the covered procedure. Optional treatment does not apply when alternative choices are benefits. "Filed fees" means the Contract Dentist's fees on file with Delta Dental. Questions regarding the DeltaCare USA program should be directed to Delta Dental's Customer Service department at 800-422-4234.
- <sup>3</sup> Base or noble metal is the benefit. If a crown, pontic, inlay, onlay or indirectly fabricated post and core is made of high noble metal, an additional fee up to \$100.00 per tooth will be charged for the upgrade. This charge also applies to a titanium crown.
- <sup>4</sup> Replacement is subject to a limitation requiring the existing restoration to be 5+ years old.
- <sup>5</sup> Replacement is subject to a limitation requiring the existing bridge to be 5+ years old.
- <sup>6</sup> In the event comprehensive orthodontic treatment is not required or is declined by the Enrollee, a fee of \$25.00 will apply. The Enrollee is also responsible for any incurred orthodontic diagnostic record fees.
- <sup>7</sup> Limited to 1 per denture during any 12 consecutive months.
- <sup>8</sup> Listed Copayment covers up to 24 months of active orthodontic treatment excluding the services listed for D8999 (Start-up fee). Beyond 24 months of active treatment, an additional monthly fee of \$75.00 applies.
- <sup>9</sup> An amalgam is the Benefit.
- <sup>10</sup> Replacement is subject to a limitation requiring the existing denture to be 5+ years old.
- <sup>11</sup> Porcelain and other tooth-colored materials on molars are considered a material upgrade with a maximum additional charge to the Enrollee of \$150.00.
- <sup>12</sup> Includes after delivery adjustments and tissue conditioning, if needed, for the first six months after placement, if the Enrollee continues to be eligible and the service is provided at the Contract Dentist's facility where the denture was originally delivered.
- <sup>13</sup> Includes adjustments and/or office visits up to 24 months. After 24 months, a monthly fee of \$75.00 applies.

## SCHEDULE B

### Limitations of Benefits

1. Full mouth x-rays are limited to one set every 24 consecutive months and include any combination of periapicals, bitewings and/or panoramic film.
2. Bitewing x-rays are limited to not more than one series of four films in any six month period.
3. Diagnostic casts are limited to aid in diagnosis by the Contract Dentist for covered benefits.
4. If a biopsy is preauthorized by Delta Dental for an oral surgeon, then examination of the resulting biopsy specimen is covered under codes D0472, D0473 or D0474 and available at no additional cost.
5. Prophylaxis or periodontal maintenance is limited to one procedure each six month period.
6. Benefits for sealants include the application of sealants only to permanent first and second molars with no decay, with no restorations and with the occlusal surface intact, for first molars through age nine and second molars through age 15. Benefits for sealants do not include the repair or replacement of a sealant on any tooth within three years of its application.
7. A filling is a benefit for the removal of decay, for minor repairs of tooth structure or to replace a lost filling.
8. A crown is a benefit when there is insufficient tooth structure to support a filling or to replace an existing crown that is non-functional or non-restorable and meets the five year limitation (Limitation #12).
9. A covered metallic inlay, onlay, crown or fixed partial denture (bridge) using base or noble metal is available for listed Copayment(s). If the Enrollee elects to have high noble metal used instead, the maximum additional cost of this material upgrade is \$100.00 per tooth or pontic. For an indirectly fabricated post and core, the benefit is for base or noble metal. If the Enrollee elects to have a high noble metal indirectly fabricated post and core instead, the maximum additional cost of this material upgrade is \$100.00 per tooth.
10. For molars, a covered inlay, onlay, crown, or unit of a fixed partial denture (bridge) is metallic without porcelain or other tooth-colored material. If the Enrollee elects to have porcelain, porcelain-fused-to-metal, resin or resin-with-metal used instead, the maximum additional cost for this tooth-colored material upgrade is \$150.00 per molar.
11. If a porcelain margin is also chosen by the Enrollee for a covered porcelain-fused-to-metal crown, the maximum additional cost for this laboratory upgrade is \$75.00.
12. The replacement of an existing inlay, onlay, crown, fixed partial denture (bridge) or a removable full or partial denture is covered when:
  - a. The existing restoration/bridge/denture is no longer functional and cannot be made functional by repair or adjustment, **and**
  - b. Either of the following:
    - The existing non-functional restoration/bridge/denture was placed five or more years prior to its replacement, **or**
    - If an existing partial denture is less than five years old, but must be replaced by a new partial denture due to the loss of a natural tooth, which cannot be replaced by adding another tooth to the existing partial denture.
13. A direct or indirect pulp cap is a benefit only on a vital permanent tooth with an open apex or a vital primary tooth.
14. With the exception of pulp caps and pulpotomies, endodontic procedures (e.g. root canal therapy, apicoectomy, retrofill, etc.) are only a benefit on a permanent tooth.
15. A therapeutic pulpotomy on a permanent tooth is limited to palliative treatment when the Contract Dentist is not performing root canal therapy.
16. Periodontal scaling and root planing are limited to four quadrants during any 12 month period.
17. Full mouth debridement (gross scale) is limited to one treatment in any 12 month period.

18. Coverage for the placement of a fixed partial denture (bridge) or removable partial denture:
  - a. Fixed partial denture (bridge):
    - The sole tooth to be replaced in the arch is an anterior tooth, and the abutment teeth are not periodontally involved, **or**
    - The new bridge would replace an existing, non-functional bridge utilizing identical abutments and pontics (see Limitation #12) **or**
    - Each abutment tooth to be crowned meets Limitation #8.
  - b. Removable partial denture:
    - Cast metal (D5213, D5214), one or more teeth are missing in an arch.
    - Resin based (D5211, D5212), one or more teeth are missing in an arch and abutment teeth have extensive periodontal disease (see Limitation #12).
19. Relines, tissue conditioning and rebases are limited to one per denture during any 12 consecutive months.
20. Interim partial dentures (stayplates), in conjunction with fixed or removable appliances, are limited to:
  - The replacement of extracted anterior teeth for adults during a healing period when the teeth cannot be added to an existing partial denture **or**
  - The replacement of permanent tooth/teeth for children under 16 years of age.
21. Retained primary teeth shall be covered as primary teeth.
22. Excision of the frenum is a benefit only when it results in limited mobility of the tongue, it causes a large diastema between teeth or it interferes with a prosthetic appliance.
23. Benefits provided by a pediatric Dentist are limited to children through age seven following an attempt by the assigned Contract Dentist to treat the child and upon prior authorization by Delta Dental, less applicable Copayments. Exceptions for medical conditions, regardless of age limitation, will be considered on an individual basis.
24. In cases of accidental injury, benefits available are described in *Schedule B, Accident Injury Benefit*. Damages to the hard and soft tissues of the oral cavity from normal masticatory (chewing) function, exclusive attrition and normal wear, will be covered as described in *Schedules A, Description of Benefits and Copayments; and B, Limitations and Exclusions of Benefits*.
25. Benefits for a soft tissue management program are limited to those parts, which are listed covered services listed on Schedule A. If an Enrollee declines non-covered services within a soft tissue management program, it does not eliminate or alter other covered benefits.
26. A new removable partial, complete or immediate denture includes after delivery adjustments and tissue conditioning at no additional cost for the first six months after placement if the Enrollee continues to be eligible and the service is provided at the Contract Dentist's facility where the denture was originally delivered.
27. An Optional procedure is defined as any alternative procedure presented by the Contract Dentist that satisfies the same dental need as a covered procedure, is chosen by the Enrollee, and is subject to the limitations and exclusions of the Program. The applicable charge to the Enrollee is the difference between the Contract Dentist's "filed fee" for the Optional procedure and the "filed fee" for the covered procedure, plus any applicable Copayment for the covered procedure.

### Exclusions of Benefits

1. Any procedure that is not specifically listed under *Schedule A, Description of Benefits and Copayments*.
2. Dental conditions arising out of and due to Enrollee's employment for which Workers' Compensation is paid. Services which are provided to the Enrollee by state government or agency thereof, or are provided without cost to the Enrollee by any municipality, county or other subdivision, except as provided in Section 1373(a) of the California Health and Safety Code.
3. All related fees for admission, use, or stays in a hospital, out-patient surgery center, extended care facility, or other similar care facility.

4. Loss or theft of full or partial dentures, space maintainers, crowns and fixed partial dentures (bridges).
5. Dental expenses incurred in connection with any dental procedures started after termination of eligibility for coverage.
6. Dental expenses incurred in connection with any dental procedure started before the Enrollee's eligibility with the DeltaCare USA program. Examples include: teeth prepared for crowns, root canals in progress, orthodontics, unless qualified for the orthodontic treatment in progress provision.
7. Congenital malformations (e.g. congenitally missing teeth, supernumerary teeth, enamel and dentinal dysplasias, etc.), except for the treatment of newborn children with congenital defects or birth abnormalities.
8. Dispensing of drugs not normally supplied in a dental facility.
9. Any procedure that in the professional opinion of the Contract Dentist:
  - a. has poor prognosis for a successful result and reasonable longevity based on the condition of the tooth or teeth and/or surrounding structures, **or**
  - b. is inconsistent with generally accepted standards for dentistry.
10. Dental services received from any dental facility other than the assigned Contract Dentist including the services of a dental specialist, unless expressly authorized in writing by Delta Dental or as cited under *Emergency Services*. To obtain written authorization, the Enrollee should call Delta Dental's Customer Service department at 800-422-4234.
11. Consultations for non-covered benefits.
12. Implant placement or removal, appliances placed on or services associated with implants, including but not limited to prophylaxis and periodontal treatment.
13. Porcelain crowns, porcelain fused to metal or resin with metal type crowns and fixed partial dentures (bridges) for children under 16 years of age.
14. Restorations placed solely due to cosmetics, abrasions, attrition, erosion, restoring or altering vertical dimension, congenital or developmental malformation of teeth.
15. Appliances or restorations necessary to increase vertical dimension, replace or stabilize tooth structure loss by attrition, realignment of teeth, periodontal splinting, gnathologic recordings, equilibration or treatment of disturbances of the temporomandibular joint (TMJ).
16. An initial treatment plan which involves the removal and reestablishment of the occlusal contacts of 10 or more teeth with crowns, onlays, fixed partial dentures (bridges), or any combination of these is considered to be full mouth reconstruction under the DeltaCare USA program. Crowns, onlays and fixed partial dentures associated with such a treatment plan are not covered Benefits. This exclusion does not eliminate the benefit for other covered services.
17. Precious metal for removable appliances, metallic or permanent soft bases for complete dentures, porcelain denture teeth, precision abutments for removable partials or fixed partial dentures (overlays, implants, and appliances associated therewith) and personalization and characterization of complete and partial dentures.
18. Extraction of teeth, when teeth are asymptomatic/non-pathologic (no signs or symptoms of pathology or infection), including but not limited to the removal of third molars and orthodontic extractions.
19. Treatment or extraction of primary teeth when exfoliation (normal shedding and loss) is imminent.

### Orthodontic Limitations

The DeltaCare USA program provides coverage for orthodontic treatment plans provided through Contract Orthodontists. The start-up fees and the cost to the Enrollee for the treatment plan are listed in *Schedule A, Description of Benefits and Copayments* and subject to the following:

1. Orthodontic treatment must be provided by a Contract Orthodontist.

2. Benefits cover 24 months of active comprehensive orthodontic treatment. Included is the initial examination, diagnosis, consultation, initial banding, 24 months of active treatment, de-banding and the retention phase of treatment. The retention phase includes the initial construction, placement and adjustment to retainers and office visits for a maximum of two years.
3. Treatment plans extending beyond 24 months of active treatment, or 24 months of the retention phase of treatment will be subject to a monthly office visit fee to the Enrollee not to exceed \$75.00 per month.
4. Should an Enrollee's coverage be cancelled or terminated for any reason, and at the time of cancellation or termination be receiving any orthodontic treatment, the Enrollee and not Delta Dental will be responsible for payment of any balance due for treatment provided after cancellation or termination. In such a case the Enrollee's payment shall be based on a maximum of \$2,800.00 for covered dependent children to age 19 and \$3,000.00 for covered adults and dependent children to age 23. The amount will be prorated over the number of months to completion of the treatment and, will be payable by the Enrollee on such terms and conditions as are arranged between the Enrollee and the Contract Orthodontist.
5. If treatment is not required or the Enrollee chooses not to start treatment after the diagnosis and consultation have been completed by the Contract Orthodontist, the Enrollee will be charged a consultation fee of \$25.00 in addition to diagnostic record fees.
6. Three recementations or replacements of a bracket/band on the same tooth or a total of five rebracketings/rebandings on different teeth during the covered course of treatment are benefits. If any additional recementations or replacements of brackets/bands are performed, the Enrollee is responsible for the cost at the Contract Orthodontist's "filed fees."
7. Comprehensive orthodontic treatment (Phase II) consists of repositioning all or nearly all of the permanent teeth in an effort to make the Enrollee's occlusion as ideal as possible. This treatment usually requires complete fixed appliances; however, when the Contract Orthodontist deems it suitable, a European or removable appliance therapy may be substituted at the same Copayment amounts as for fixed appliances.
8. Orthodontic treatment in progress is limited to new DeltaCare USA Enrollees who, at the time of their original effective date, are in active treatment started under their previous employer sponsored dental plan, as long as they continue to be eligible under the DeltaCare USA Program. Active treatment means tooth movement has begun. Enrollees are responsible for all Copayments and fees subject to the provisions of their prior dental plan. Delta Dental is financially responsible only for amounts unpaid by the prior dental plan for qualifying orthodontic cases.

### Orthodontic Exclusions

1. Pre-, mid- and post-treatment records which include cephalometric x-rays, tracings, photographs and study models.
2. Lost, stolen or broken orthodontic appliances.
3. Retreatment of orthodontic cases.
4. Changes in treatment necessitated by accident of any kind.
5. Initial or continuing orthodontic treatment when such treatment would be inconsistent with generally accepted professional standards.
6. Surgical procedures incidental to orthodontic treatment.
7. Myofunctional therapy.
8. Surgical procedures related to cleft palate, micrognathia or macrognathia.
9. Treatment related to temporomandibular joint disturbances.
10. Supplemental appliances not routinely used in typical comprehensive orthodontics.
11. Restorative work caused by orthodontic treatment.

12. Phase I orthodontics, as well as activator appliances and minor treatment for tooth guidance and/or arch expansion. Phase I orthodontics is defined as early treatment including interceptive orthodontia prior to the development of late mixed dentition.
13. Extractions solely for the purpose of orthodontics.
14. Treatment in progress at inception of eligibility, unless qualified for the orthodontic treatment in progress provision.
15. Composite bands, lingual adaptation of orthodontic bands and other specialized or cosmetic alternatives to standard fixed and removable orthodontic appliances.

### Accident Injury Benefit

An accidental injury is damage to the hard and soft tissue of the mouth caused directly and independently of all other causes by external forces. Damage to the hard and soft tissue of the mouth from normal chewing function is covered under *Schedule A, Description of Benefits and Copayments*.

Delta Dental will pay up to 100 percent of the Contract Dentist's "filed fees," for expenses an Enrollee incurs for an accident injury, less any applicable Copayment(s), up to a Maximum of \$1,600.00 in any 12 month period.

Accident injury benefits include the following procedure in addition to those listed in *Schedule A, Description of Benefits and Copayments*.

#### CODE

D7270 Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth and/or alveolus - includes splinting and/or stabilization.

Payment of accident injury benefits is subject to *Schedule B, Limitations and Exclusions of Benefits*, in addition to the following provisions:

#### MAXIMUM

Accident injury benefits will be provided for each Enrollee up to a maximum of \$1,600.00 in any 12 month period.

#### LIMITATION

Accident injury benefits are limited to services provided as a result of an accident which occurred (a) while the Enrollee was covered under the DeltaCare USA program, or (b) while the Enrollee was covered under another DeltaCare USA program, and if the benefits for the expenses incurred would have been paid if the Enrollee had remained covered under that program.

#### EXCLUSIONS

In addition to *Schedule B*, limitations #13, #15, #20, #21 and #24 and exclusions #1-9, #11-15 and #18-20, the following exclusions apply:

1. Prophylaxis.
2. Extra-oral grafts (grafting of tissues from outside the mouth to oral tissue).
3. Replacement of existing restorations due to decay.
4. Orthodontic services (treatment of malalignment of teeth and/or jaws).
5. Replacement of existing restorations, crowns, bridges, dentures and other dental or orthodontic appliances damaged by accident injury.

"Filed fees" means the Contract Dentist's fees on file with Delta Dental. Questions regarding these fees should be directed to Delta Dental's Customer Service department at 800-422-4234.

# Compare Plan Features<sup>1</sup>

	Delta Dental PPO	DeltaCare USA
<b>Can I go to any dentist?</b>	You can visit any licensed dentist to receive coverage, but you'll save the most at an in-network dentist.	You must select a DeltaCare USA primary care dentist and visit this dentist to receive benefits.
<b>What procedures are covered?</b>	Your plan covers a wide range of services, with no exclusions for most pre-existing conditions. Preventive care, like routine cleanings and exams, is offered at low or no cost.	Your plan covers over 300 procedures, with no exclusions for most pre-existing conditions. Preventive care, like routine cleanings and exams, has low or no copayments.
<b>Are there deductibles and maximums?</b>	Yes, most plans have an annual deductible and maximum.	No, there are no annual deductibles or maximums.
<b>Am I covered for treatment I began under a different employer-sponsored dental plan?</b>	Coverage is provided only for treatment started and completed after your effective date. Orthodontic treatment may be an exception to this rule.	Coverage is provided only for treatment started and completed after your effective date. Orthodontic treatment may be an exception to this rule.
<b>What if I started orthodontic treatment under my previous dental plan?</b>	Ortho treatment is not covered under this plan.	You are responsible for the copayments and fees subject to the provisions of your prior dental plan.
<b>What happens if I need to see a specialist?</b>	You do not need a referral from your dentist.	Contact your DeltaCare USA primary care dentist to coordinate your referral.
<b>What is my out-of-area coverage?</b>	You can visit any licensed dentist.	You have a limited benefit to go out of network for emergency care.
<b>How do I change my dentist?</b>	You can change your dentist at any time without contacting us.	You can change your selected or assigned primary care dentist online or by telephone.
<b>Do I need to fill out claims?</b>	If you visit a Delta Dental dentist, the dental office will file the claim for you. If you go to a non-Delta Dental dentist, you may have to submit the claim yourself.	There are generally no claim forms under your plan.

<sup>1</sup> This comparison is based on the coverage of a typical plan. Please refer to your plan booklet for specific benefits, limitations, exclusions, waiting periods and other coverage details.

## Useful information once you're enrolled

### Check out our SmileWay® Wellness program

Find oral health resources, including a risk self-assessment tool, quizzes, articles, videos and a subscription to *Grin!*, our free dental wellness e-magazine, at [mysmileway.com](http://mysmileway.com).

### Find a network dentist near you

Use our convenient "Find a Dentist" tool and select your network.

- Find a dentist near your home or office
- Narrow your search by location, specialty, languages spoken — and more

### Sign up for an online account

Use your mobile device or desktop to sign up for a free, secure Online Services account.

- Review your plan benefits
- Access your ID card

### Go paperless

Save paper by viewing all your documents online instead of receiving them in the mail. Once you've registered for an online account, visit your My Profile page to select "Online" for your document delivery preference.

**NOTE: THIS IS ONLY A BRIEF SUMMARY OF YOUR PLAN.** This brochure provides highlights about both dental plans to help you choose the best option for your needs. This brochure is not intended to replace your legally required plan booklet. Your Group Dental Service Contract or Evidence/Certificate of Coverage determines the exact terms and conditions of your coverage. Please refer to your plan booklet for a complete list of covered procedures, copayments, plan limitations and exclusions. Your Evidence/Certificate of Coverage will be mailed to you upon enrollment. If you wish to review an Evidence/Certificate of Coverage prior to enrollment, you may request a copy by calling the Customer Service number for each plan listed on the back page of this brochure.

#### PRODUCT ADMINISTRATION

DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MA, ME, MI, MN, NC, ND, NE, NH, OK, OR, RI, SC, SD, VT, WA, WI, WY — Dentegra Insurance Company; AK, CT, DC, DE, FL, GA, KS, LA, MS, MT, TN, WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania; VA — Delta Dental of Virginia. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.

Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV and UT and by not-for-profit dental service companies in these states: CA — Delta Dental of California; PA, MD — Delta Dental of Pennsylvania; NY — Delta Dental of New York, Inc.; DE — Delta Dental of Delaware, Inc.; WV — Delta Dental of West Virginia, Inc. In Texas, Delta Dental Insurance Company provides a Dental Provider Organization (DPO) plan.

## Need help? Let us know.

#### Online:

Visit [deltadentalins.com/about/contact](http://deltadentalins.com/about/contact) and select the company through which you receive benefits.

#### Call toll free:

Customer Service agents are available Monday through Friday, during business hours. Or, use our interactive automated phone system, available 24/7.

**Delta Dental PPO:** 800-765-6003

**DeltaCare USA:** 800-422-4234

#### Write to:

##### Delta Dental PPO:

Delta Dental Customer Service  
P.O. Box 997330  
Sacramento, CA 95899-7330

##### DeltaCare USA:

DeltaCare USA Customer Service  
P.O. Box 1803  
Alpharetta, GA 30023

As a Northern California Carpenters Pension Trust Fund Retiree, you have the option of purchasing dental coverage at group rates. This dental coverage is offered by Delta Dental of California, the state's oldest and largest dental benefits carrier. One in three Californians depend on Delta Dental for quality, affordable dental coverage.

You have two dental programs to choose from:

**Delta Dental PPO**

**(available on a national basis)**

Delta Dental PPO administered by Delta Dental of California. With PPO, you can visit any licensed dentist, anywhere in the world. However, you receive your maximum benefits when you visit a PPO dentist. PPO dentist fees are preapproved, and they handle all claims paperwork free of charge. There is a \$50 per person deductible (except for any diagnostic and preventive services), and there is a \$1,000 maximum per person each year.

**DeltaCare® USA — Dental HMO**

**(available in California only)**

DeltaCare USA administered by DDIC. DeltaCare USA contracts with dentists to ensure quality care for enrollees. Today, more than 1.25 million enrollees are covered by DeltaCare USA programs. There are no claim forms, no deductibles and no maximums to worry about.

**Monthly Premium\***

**Delta Dental PPO**

Retiree only. . . . . \$47.00

Retiree & one dependent. . . . . \$84.00

Retiree & more than one dependent \$139.00

*\*These rates are guaranteed through December 31, 2021.*

**Monthly Premium\***

**DeltaCare USA**

Retiree only. . . . . \$29.00

Retiree & one dependent. . . . . \$47.00

Retiree & more than one dependent . \$65.00

*\*These rates are guaranteed through December 31, 2021*

**Group Number: 10294**

**Group Number: 70907**

**Automatic Payment Schedule**

All payments for the Delta Dental PPO or DeltaCare USA program must be automatically deducted from your monthly pension payment.

**Enrollment**

After you have selected your dental program, please turn to the back of this booklet and complete the enrollment form. The form should be returned to:

Carpenters Pension Trust Fund  
P.O. Box 2280  
Oakland, CA 94614

**Questions?**

If you have any questions about either program, please call us at:

Delta Dental PPO: **800-765-6003**

Monday through Friday, 5 am to 5 pm PST

Call Delta Dental Customer Service at **800-422-4234**. We have multilingual representatives available from 5 a.m. to 6 p.m. Pacific time, Monday through Friday. Our Customer Service representatives have worked in dental facilities and can answer benefits questions, as well as arrange facility transfers and urgent care referrals.

**Note:** This is only a brief summary of each plan. An Evidence of Coverage will be sent to you upon enrollment stating the terms of your plan.

# ENROLLMENT FORM FOR RETIREE DENTAL COVERAGE

## DELTA DENTAL OF CALIFORNIA

(Retired Participants in the Carpenters Pension Trust Fund for Northern California)

Name \_\_\_\_\_ Participant ID number       —    —        

First Name                      Middle Initial                      Last Name

Mailing address \_\_\_\_\_

Street Address                      City                      State                      ZIP

Date of birth  /  /  ☐ Male ☐ Female Phone number (  )  -

Please list dependents to be covered in addition to yourself:

Spouse				<input type="checkbox"/> Male <input type="checkbox"/> Female		
	First Name                      Middle Initial                      Last Name					
Child				<input type="checkbox"/> Male <input type="checkbox"/> Female		
	First Name                      Middle Initial                      Last Name					
Child				<input type="checkbox"/> Male <input type="checkbox"/> Female		
	First Name                      Middle Initial                      Last Name					
Child				<input type="checkbox"/> Male <input type="checkbox"/> Female		
	First Name                      Middle Initial                      Last Name					
Child				<input type="checkbox"/> Male <input type="checkbox"/> Female		
	First Name                      Middle Initial                      Last Name					

**After reviewing the cost(s) in the boxes below, mark the "Election" box with your selection of benefits.**

**Check Only One Election**

(Delta Dental has guaranteed these rates through December 31, 2021)

**DELTA DENTAL  
PPO  
Group #10294**

Monthly  
Premium                      Election

Retiree only ..... \$47.00 ..... ☐

Retiree & one dependent .... \$84.00 ..... ☐

Retiree & more  
than one dependent ..... \$139.00 ..... ☐

**DELTACARE® USA  
(HMO)  
Group #70907**

Monthly  
Premium                      Election

Retiree only ..... \$29.00 ..... ☐

Retiree & one dependent .. \$47.00 ..... ☐

Retiree & more  
than one dependent ..... \$65.00 ..... ☐

Please indicate the Facility number of the DeltaCare USA dental office you have chosen \_\_\_\_\_.

I hereby authorize the Carpenters Pension Trust Fund for Northern California to deduct the required Delta Dental Premium from my pension benefit each month. The authorized premium deduction is to be paid monthly to Delta Dental of California for the purpose of maintaining my dental coverage.

Provided that I am first notified in writing of any premium adjustment, I hereby authorize the deduction of adjusted premiums as required to maintain my dental coverage.

I understand that Delta Dental of California has no enforceable right in, or to, my Pension Plan benefit payment or any portion thereof, except to the payments actually received by Delta Dental of California pursuant to this authorization.

I further understand and agree that this authorization will remain in effect for at least one year unless I am no longer eligible for a monthly benefit. If I revoke this authorization and terminate dental coverage before the end of one year, I understand that I may not re-enroll myself or my dependents in the dental plan until the next open enrollment period after a wait of two years.

Retiree's Signature \_\_\_\_\_ Participant ID number \_\_\_\_\_ Date \_\_\_\_\_

Return form to:

Carpenters Pension Trust Fund  
P.O. Box 2280  
Oakland, CA 94614